



Order Filed on August 9, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

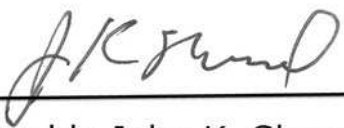
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
<b>Caption in Compliance with D.N.J. LBR 9004-1</b>  DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-7CB)
In Re:  Ernesto L. Arana, Megan L. Arana  Debtors.

Case No.: 17-19726 JKS  
Adv. No.:  
Hearing Date: 7/27/17 @9:00 a.m.  
  
Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 11 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 9, 2018**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: Ernesto L. Arana, Megan L. Arana

Case No: 17-19726 JKS

Caption of Order: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 11 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-7CB), holder of a mortgage on real property located at 523 -525 Morgan Avenue, Palmyra, NJ, 08065, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 11 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eugene D. Roth, Esquire, attorney for Debtors, Ernesto L. Arana, Megan L. Arana and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification within three months from the date of this order, or as may be extended by further order of this Court or agreement of the parties; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments of \$1,865.00 per month beginning August 1, 2018 to continue while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre-petition arrears, post-petition arrears, or the difference between the adequate protection payment and the regular monthly payment; and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of this case, if the adequate protection payments are not made within thirty (30) days of the date said payment is due, or if the loan modification is not completed by October 31, 2018, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late or that no loan modification agreement has been reached, and Debtor shall have fourteen days to respond; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ernesto L. Arana  
Megan L. Young  
Debtors

Case No. 17-19726-JKS  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.  
db/jdb +Ernesto L. Arana, Megan L. Young, 18 Borroughs Ways, Maplewood, NJ 07040-1411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-7CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eugene D. Roth on behalf of Debtor Ernesto L. Arana erothesq@gmail.com  
Eugene D. Roth on behalf of Joint Debtor Megan L. Young erothesq@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
Linda S. Fossi on behalf of Creditor FIG Capital Investments NJ13 LLC lfossi@zeitlawfirm.com, gzeit@zeitlawfirm.com, cdillon@zeitlawfirm.com, rzeit@zeitlawfirm.com  
Mark Schepps on behalf of Creditor Loramark Capital LLC mschepps@verizon.net  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-7CB) rsolarz@kmlawgroup.com  
Steven P. Kelly on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee of Normandy Mortgage Loan Trust, Series 2016-2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11